






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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>You could save money with a 5.99% rate guaranteed for 3 years – plus no annual fee!</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>OUR BEST RATE FOR 3 WHOLE YEARS.</b></p>                                                                                                                                                                                                             |
| <p>(this cardboard replica card can be removed from the letter)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>5.99%</b><br/>LOW LONG-TERM RATE<br/>on purchases and balance transfers.</p>                                                                                                                                                                         |
| <p>Sincerely,</p>  <p>J. McNain<br/>Vice President, Customer Products, Capital One</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  <p><b>APPLY TODAY!</b><br/>Visit us at <a href="http://getmycard.ca">getmycard.ca</a></p> <p>Reservation Number:<br/>002 6512 0544 67809<br/>Access Code: 123435</p> |
| <p><b>SAVE MONEY!</b><br/>Transfer high-interest balances to this lower rate.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>OFFER EXPIRES</b><br/>May 17, 2012.</p>                                                                                                                                                                                                              |
| <p>P.S. Want to know how much you could save with the SmartLine Platinum card? Turn the page to see our handy savings chart.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p><b>NO ANNUAL FEE.</b></p>                                                                                                                                                                                                                               |
| <p><b>EARN REWARDS.</b><br/>Add Reward Miles or 1% Cash Back to your Capital One SmartLine Platinum MasterCard for a \$99 annual fee. Read the second page to find out more.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                            |
| <p>(on the back of letter)</p> <div>  <div> <p>Choose your own design!</p> <hr/> <p>Choose from six card designs for your SmartLine Platinum MasterCard.</p> <div>       </div> <p>Make this card your own when you choose one of our special designs.</p> </div> </div> |                                                                                                                                                                                                                                                            |

( on the back of letter)



It's easy to apply. Visit us at [getmycard.ca](http://getmycard.ca)

<sup>1</sup> Remember to pay your bills on time to keep your rates from going up. Check our disclosures for details.  
<sup>2</sup> Potential lifetime savings shown assumes: 1. An existing balance of \$5,000 or \$9,000 without any further purchases; 2. Annual interest rate of 19.8% or 5.99%;  
3. Monthly payment of \$150 or \$270 respectively. Your actual savings may vary based on your usage, payment and applicable fees.  
Subject to credit approval.  
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What else should you know about the SmartLine Platinum MasterCard?

- No annual fee or balance transfer fees
- A high credit limit between \$3,000 and \$30,000
- PLUS, valuable Platinum benefits like Purchase Assurance and Extended Warranty, Car Rental Collision and Damage Waiver (check the disclosures online for more insurance details)

Don't miss out on our best rate. **Be sure to apply by May 17, 2012.** Call us at 1-877-338-1481 or visit [www.getmycard.ca](http://www.getmycard.ca) to apply (remember to include the reservation number and access code from this letter).

You could also save money by using this card to pay down other high-interest balances. If you have other high-interest credit card, credit line or loan balances, transfer them to your SmartLine Platinum card and get just one low fixed annual interest rate. There are no balance transfer fees and you can make your balance transfer request at the same time you apply.

(on the back of letter)



How much could you save?

Use this chart to see how much you could save with the SmartLine Platinum MasterCard from Capital One:

| BALANCE | MONTHLY PAYMENT | ANNUAL INTEREST RATE |       | SAVINGS |
|---------|-----------------|----------------------|-------|---------|
|         |                 | 19.8%                | 5.99% |         |
| \$5,000 | \$150           | \$2,319              | \$482 | \$1,837 |
| \$9,000 | \$270           | \$4,174              | \$868 | \$3,306 |

(on the back of letter)



Capital One Platinum benefits.

Travel benefits.

Baggage Delay  
MasterAssist Travel Assistance  
Travel Accident Insurance  
Car Rental Collision/Loss  
Damage Waiver

Everyday benefits.

Purchase Assurance  
Price Protection  
Extended Warranty

MasterCard benefits.

\$0 Fraud Liability  
Chip & PIN Technology  
Master Global Services  
Master RoadAssist®